

is often said that the spouse of a military person sacrifices as much as the person in the military. Any sacrifices endured by Virginia and their daughters, Sabrina and Kristinia, were done with uncomplaining charm and grace. PN1 Palmer's mother, Helen, is also still with us to assist Carl in enjoying his well earned retirement.

On October 3, PN1 Palmer's colleagues will be hosting a retirement ceremony to commemorate this outstanding American's 20 year contribution to the defenses of our Nation and to point with pride to a career which is an inspiration to all of us.

"UNIVERSITY SHOULD PICK BEST LOAN PROGRAM FOR ITS STUDENTS"

HON. DOUG BEREUTER

OF NEBRASKA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, September 24, 1996

Mr. BEREUTER. Mr. Speaker, this Member highly commends to his colleagues the following editorial regarding competition between the direct student loan program and the Federal guaranteed student loan program which appeared in the Lincoln Journal Star on September 20, 1996. The popularity of the direct student loan program is forcing private sector lenders to offer better deals—such as a prompt-payment incentive—to students. This competition is good for lending institutions and, most importantly, for students.

[From the Lincoln Journal Star, Sept. 20, 1996]

UNIVERSITY SHOULD PICK BEST LOAN PROGRAM FOR ITS STUDENTS

* * * Changes made in federal law in 1993 allowed schools to choose a lending program in which students borrow all their money directly from the federal government. Especially at the larger universities across the United States, that is seen as the easiest way and ultimately the cheapest way to proceed.

Unfortunately, the absence of a prompt-payment feature in the federal lending package means that it is not necessarily the cheapest option for students on this campus this school year. Parents and students have reason to be concerned.

But they should not rush to the conclusion that this is another example of the government doing what the private sector should be doing and doing it worse.

Besides demonstrating a new form of public commitment to higher education, and a cheaper form than grants, a federal presence in financial aid is a form of competition for an industry that needed some competition. When there is lively marketing competition, the advantage passes back and forth between the competitors and customers can count on coming out ahead.

Before Congress authorized a direct lending program, there was no prompt payment program in the private sector. Loan origination fees were typically higher. Banks were collecting another type of middleman fee—federal payment of interest charges while students were in school—without much pressure to sweeten the deal for young borrowers.

Now, in the words of another financial aid expert on another Nebraska campus, there is "that very nice tension" between the people

in charge of the government's public lending program and the people in charge in the private sector. The one has to try to match what the other one does. * * *

Any school's approach to financing a college education cannot be judged a success just because it is the cheapest for taxpayers or because it generates the least paperwork. Whether through a government program or through partnership with private enterprise, success is only achieved when it is the cheapest choice for students.

EUROPEAN RIGHTS COURT RULES AGAINST TURKEY IN VILLAGE BURNING

HON. CHRISTOPHER H. SMITH

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Tuesday, September 24, 1996

Mr. SMITH of New Jersey. Mr. Speaker, on September 16, the European Court of Human Rights for the first time rules that the Government of Turkey must compensate Kurdish villagers whose houses had been destroyed by security forces. The Court found that the burning of homes violated European Human Rights Conventions. The Court also found that the Turkish Government had interfered with the applicants' right to appeal to the European Commission on Human Rights.

Mr. Speaker, presently, more than 150 cases involving more than 400 individuals have been submitted to the European Commission. These cases relate to the destruction of Kurdish villages, extra-judicial executions, disappearances, rape, and torture. Already, 56 such cases have been deemed admissible by the European Commission, and a handful have proceeded to the European Court.

Mr. Speaker, the sheer volume of cases brought against Turkey and declared admissible, as well as the circumstances surrounding each, leave little doubt that the Government of Turkey is not only conducting a violent campaign against its own citizens, but also trying to cover up its abuses with intimidation and propaganda. Earlier this year, Human Rights Watch/Helsinki released a report which documented efforts by Turkish authorities to prevent individuals from pursuing cases at the European Commission and Court. The report referenced numerous incidents in which applicants, as well as their family members and lawyers, had faced harassment, torture and murder in attempts to prevent them from pursuing their cases.

Mr. Speaker, Turkish officials often recognize the European Court's jurisdiction and the right of Turkish citizens to appeal to the Court as proof of a commitment to human rights. Yet following this first ruling against Turkey, officials have called the ruling wrong and criticized the Court as being politically biased. Following a familiar pattern in which public proclamations bear little resemblance to actuality, other international human rights commitments are similarly dismissed when implementation would bring attention to serious abuses. Last July, at the Organization for Security and Cooperation in Europe [OSCE] Parliamentary Assembly meeting in Stockholm, members of the Turkish delegation agreed to invite an assembly delegation to Turkey. One week later, Turkey's Ambassador to the OSCE in Vienna stated that his government would not cooper-

ate in issuing such an invitation. Not only has Turkey reneged on the OSCE invitation, efforts by the International Committee of the Red Cross [ICRC] to discuss questions of access to conflict areas have also been rebuffed.

Mr. Speaker, the ruling by the European Court will surely be the first of many. The longer Turkish rulers refuse to acknowledge the true reality of the Kurdish situation the more all citizens will pay in precious blood and resources. Turkish economic and political development has been stunted by the crisis in southeast Turkey and its human dimension; 21,000 lives have been lost, 3,000 villages have been destroyed and approximately 3 million people forced from their homes in Kurdish regions by Turkish troops. And, despite what officials and their mouthpieces in the media claim, restrictions on free speech and the media persist. The U.S. Government should use every opportunity to press for real reform. If we want to fully develop a deep and lasting relationship with NATO ally Turkey, our policymakers must not continue to downplay human rights problems to advance economic and strategic interests.

TRIBUTE TO MAYOR FRANK COSTELLO

HON. JIM SAXTON

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Tuesday, September 24, 1996

Mr. SAXTON. Mr. Speaker, for some of us, public service is a part of our being. Those who have chosen this path give up a part of their life for the betterment of their community.

Nobody exemplifies this more than Beverly Mayor Frank Costello. For six decades, Mayor Costello has selflessly given his time and hard work to his country and community.

Beginning with World War II and continuing through the Korean war, this Bronze Star recipient served his country in the U.S. Army, retiring in 1968 with the rank of captain.

After his heroic military service, Frank Costello turned his talent to local needs. He was elected to the Beverly City Council in 1968, a position which he still holds today. In 1972, he was successful in running for mayor and has been loyally returned to office at each election.

While this may have been enough for most, Frank Costello continued to give to his community. He has served as chairman of the Beverly Sewerage Authority since 1985, the City Planning Board for over 20 years, and the chairman of the Burlington County League of Municipalities for the last 12 years. Additionally, he has been the chairman of the Beverly City Democratic Party since 1986, and was president of the New Jersey Mayors Association from 1990 to 1996.

While we do not belong to the same political party, I know that the residents of Beverly—Republican, Democrat, and Independent—could count on Frank Costello to do what was in the best interest of the community.

On behalf of the residents of the city of Beverly, the Third Congressional District, and the people of the United States, I would like to thank Mayor Frank Costello for his dedication, loyalty, and tireless efforts in serving his community and country.